

EXHIBIT “B”

FIRST FINANCIAL TITLE AGENCY OF NEW JERSEY, INC.

TITLE NO. 11-000714

MORTGAGE FORECLOSURE CERTIFICATE

Client Ref. No.: 11-000714

CERTIFIES to: SHAPIRO AND PEREZ, LLP

That a search has been made against the premises described in Schedule "A" from the date of the mortgage to be foreclosed to the certified date hereof, and title to said premises is vested of record in;

Grantor: Frank Perkowsky, Jr., married, Grantee: Gilbert T. Owren, Jr., unmarried, Dated March 19, 2003, Recorded March 26, 2003, Book/Page 2060/742.


Stephen Mark Raiola by virtue of a Deed from Gilbert T. Owren, single, dated November 9, 2004, and recorded November 18, 2004, in Deed Book 2108, at Page 423, of the Deed Records of Hunterdon County, New Jersey.

This Certificate includes appended schedules, as follows:

Schedule A	Description of Mortgaged Premises
Schedule B	Mortgages and Assignment of Record
Schedule C	Necessary Parties Defendant
Schedule D	Exceptions, Objections and Other Information
Schedule D1	Foreclosure Search Exceptions
Attachment	Tax Search

Certified as of November 4, 2011 at 9:00 A.M.

Direct Questions To: First Financial Title Agency of New Jersey
2 North Maple Avenue
Marlton, New Jersey 08053
Phone: (856) 437-7227
Fax: (856) 437-7230


Authorized Signatory

Please Note: An increasing number of underwriters are refusing to issue indemnification letters on "PTC" judgments, stating the creditors should have been named and served in the foreclosure action. The Title Company cannot insure over prior judgments unless we are provided with either a copy of the complete title policy with a clear Schedule B-II in the case of a purchase money mortgage; or a copy of the *prior* policy or an indemnification letter from the issuer, in the case of a refinance mortgage. This must be received before we are asked to issue a policy. Thank you for your understanding

SCHEDULE A

DESCRIPTION OF MORTGAGED PREMISES

Title No.: 11-000714

All that certain tract of land, including any improvements, lying and being in Hunterdon County, New Jersey being commonly known as 240 County Road 513, aka 1 Bush Farm Lane, Frenchtown, New Jersey and described as Lot 14, Block 19, of the Tax Map of Alexandria Township, being more particularly described as follows:

Beginning at a concrete monument to be set in the proposed easterly sideline of Everittstown Road, also known as County Route 513 (40' wide from centerline), where the same is intersected by the line dividing Block 19 Lot 14 and lands now or formerly Walter, Jr. and Penni Paul, Block 19 Lot 14.02, and from said beginning point running;

thence (1) along said dividing line, North 79°37'26" East, 810.90' to a capped iron pin found for a corner;

thence (2) still along the same, South 10°22'34" East, 410.00' to a capped iron pin found for a corner, common also to new Block 19 Lot 14.03;

thence (3) along Block 19 Lot 14.03, South 21°16'47" West, 338.30' to a point, common also to new Block 19 Lot 14.06;

thence (4) along Block 19 Lot 14.06, passing over a concrete monument to be set on line distant 46.08' from the beginning of this course, and along new Block 19 Lot 14.07, North 79°04'41" West, 712.18' to a concrete monument to be set at a point of curvature;

thence (5) still along Block 19 Lot 14.07, on a curve to the left with a radius of 325.00', an arc length of 68.04', a chord bearing and distance of North 85°04'33" West 67.92' to a concrete monument to be set at a point of tangency;

thence (6) still along the same, South 88°55'35" West, 45.58' to a point in Everittstown Road;

thence (7) along Everittstown Road, North 03°24'35" East, 426.28' to a point, common also to lands now or formerly Walter, Jr. and Penni Paul, Block 19 Lot 14.02;

thence (8) along said lands, North 79°37'26" East, 39.10' to the point and place of beginning.

Together with a 50' wide common driveway easement over Lots 14.07, 14.06, 14.05, 14.04 and 14.03 for ingress/egress to and from Everittstown Road.

Being Block 19, Lot 14 as shown on a map filed in the Hunterdon County Clerk's office on February 5, 2003 as map #8409893, entitled "Final Plat for Bush Farm, Block 19, Lot 14, Alexandria Township, Hunterdon County, New Jersey" prepared by Van Cleef Engineering Associates, Lebanon, New Jersey dated August 22, 2001, last revised November 19, 2002.

The above description is also in accordance with a map entitled "Boundary Survey for Block 19, Lot 14, Located in Alexandria Township, Hunterdon County, New Jersey" prepared by Van Cleef Engineering Associates, Lebanon, New Jersey dated March 6, 2003.

FIRST FINANCIAL TITLE AGENCY OF NEW JERSEY, INC.

SCHEDULE B

MORTGAGES AND ASSIGNMENTS OF RECORD

Title No.: 11-000714

SUBJECT MORTGAGE:

PURCHASE MONEY MORTGAGE made by Gilbert T. Owren Jr., to United Trust Bank, dated March 20, 2003, recorded March 26, 2003 in Book 2395 at Page 881, in the amount of \$250,000.00.

Assignment of Mortgage from United Trust Bank, to Land Holding, LLC, dated October 5, 2010, and recorded October 13, 2010, in Book 2029, at Page 483.

NOTICE OF LIS PENDENS filed by Land Holding, LLC against Gilbert T. Owren, Jr., dated October 6, 2010, recorded November 8, 2010, in Book 2010, at Page 781.

SUBORDINATE MORTGAGES:

Mortgage executed by Gilbert T. Owren, An Unmarried Man, to Mortgage Electronic Registration Systems, Inc. as nominee for GMAC Mortgage, LLC dba ditech.com, in the amount of \$350,000.00 dated December 15, 2006, and recorded January 31, 2007 in Mortgage Book 3107, at Page 906, of the Records of Hunterdon County, New Jersey.

FIRST FINANCIAL TITLE AGENCY OF NEW JERSEY, INC.

SCHEDULE C

Page 1 of 2

NECESSARY PARTIES DEFENDANT

Title No.: 11-000714

This certification is made on the assumption that all parties are to be personally served in the proposed action. If any of the persons hereinafter named be dead, their legal representatives and successors in interest should be made parties defendant after whose rights are subordinate to the mortgage to be foreclosed such persons should also be made parties defendant after search has been amended. If any leases, mortgages or other liens recorded prior to the period covered by this search, but which, by reason of subordination clauses contained therein or otherwise, are in fact subordinate to the lien of the mortgage to be foreclosed, all persons interested in said leases, mortgages or other liens should also be made parties defendant after search has been amended.

If the United States of America, State of New Jersey or any of its agencies, are made parties, the complaint must set forth the reason therefore in detail. (See R.P.A. and P.L. Sec 202 and 202A and 28 U.S.A.C.A. 2410.)

The addresses of parties herein given were obtained from the record and are not represented to be the present addresses of the parties.

Consideration should be given to the desirability of naming as defendants the obligor named in the bond or in any extension, assumption or guaranty agreement.

All occupants of the premises herein described should be made parties defendant.

The Company should be requested to continue searches to the date of filing lis pendens.

FIRST FINANCIAL TITLE AGENCY OF NEW JERSEY, INC.

SCHEDULE C (CONT'D)

Page 2 of 2

NECESSARY PARTIES DEFENDANT

Title No.: 11-000714

<u>PARTIES DEFENDANT</u>	<u>INTEREST IN PREMISES</u>
1. Stephen Mark Raiola	Owners
2. Gilbert T. Owren Jr.	Mortgagors
3. Mortgage Electronic Registration Systems, Inc. as nominee for GMAC Mortgage, LLC dba ditech.com	Subordinate Mortgagee
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FIRST FINANCIAL TITLE AGENCY OF NEW JERSEY, INC.

SCHEDULE D

EXCEPTIONS, OBJECTIONS AND OTHER INFORMATION

Title No.: 11-000714

This report is issued for foreclosure purposes only. For fee insurance, if any, additional searches must be conducted and any questions arising there from, disposed of.

1. This report only covers the time period from the time the Mortgagor obtained title and forward. No Back Title was provided at the time of the report, therefore this report is not responsible for any items filed prior to the mortgagor obtained title, until a complete search has been conducted.
2. Record a properly executed Lis Pendens, and have a Mortgage Foreclosure Complaint filed in the Superior Court of New Jersey, in the correct Chancery Division.
3. Rights of tenants or persons in possession of the subject premises.
4. Marital status of grantors, grantees and mortgagors.
5. Any statement of facts that an accurate survey may show.
6. Covenants, Declarations, Easements, Rights of Way, Set Back Lines, Reservations and Restrictions of record, if any.
7. Open or unpaid taxes, assessments, water and/or sewer charges, if any.
8. Mortgages set forth in Schedule "B" herein:
9. A Surrogate Court Search Discloses the Following: Clear.
10. Taxes, charges and assessments; AS SHOWN ON ATTACHED.
11. The New Jersey Superior Court, The United States District Court, Child Support Judgments and the United States Bankruptcy Court searches disclose the following: Clear.
12. A search of the United States Bankruptcy Court records reveals no petitions of bankruptcy filed.
13. The company has checked the Department of Community Affairs website of the State of New Jersey and the search revealed the property as: Clear.
14. Restrictions, covenants and conditions as set forth in instrument recorded in Deed Book 2060, at Page 742, of the Records of Hunterdon County, New Jersey, but omitting any covenant for restriction relating to race, color, religion, sex, handicap, familial status or national origin.
15. Basements as contained in Deed Book 2060 at Page 742.

FIRST FINANCIAL TITLE AGENCY OF NEW JERSEY, INC.

SCHEDULE D-1

FORECLOSURE SEARCH EXCEPTIONS

Title No.: 11-000714

1. This Company should be requested to continue its searches at every phase of the foreclosure proceedings.
2. The provisions of the Soldiers and Sailors Civil Relief Act, as amended in 1942, must be complied with.
3. Due proceedings after judgment of foreclosure and sale are required. Proof of service of judgment with notice of entry on the parties demanding the same is required.
4. If Service is made by Publication, Company requires proof of "due diligence". (i.e.: the process server made at least three (3) attempts to facilitate the service upon the defendant(s).
5. If people of the United States of America, the State of New Jersey are made a party defendant, the Complaint must contain an allegation specifically setting forth the nature of the People's interest.
6. If the United States of America are made a party defendant, title is subject to right of the United States of America to redeem:
 - A. Within one year from the date of sale in the foreclosure action by reason of any Federal Lien NOT resulting from a violation of the Internal Revenue Code. (i.e.: Judgment)
 - B. Within 120 days from the date of sale of the foreclosure action by reason of any Federal Lien resulting from a violation of the Internal Revenue Code. (i.e.: Federal Tax Lien)
7. Any corporate defendant served in this action should be served by service upon an officer of the corporation. If service is made upon a "Managing Agent", this Company reserves the right to the legal definition thereof.



NEW JERSEY SUPERIOR COURT,
UNITED STATES DISTRICT COURT AND
UNITED STATES BANKRUPTCY COURT

667-1800-10

RE: 11-000714

CERTIFIED TO:

FIRST FINANCIAL TITLE AGENCY
2 N. MAPLE AVE, 2ND FLR
MARLTON NJ 08053-

SIGNATURE INFORMATION SOLUTIONS LLC HEREBY CERTIFIES THAT IT HAS SEARCHED THE INDEX OF THE CIVIL JUDGMENT AND ORDER DOCKET OF THE SUPERIOR COURT OF NEW JERSEY, THE INDEX OF THE UNITED STATES DISTRICT COURT FOR THE DISTRICT OF NEW JERSEY, AND THE INDEX OF THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEW JERSEY AND DOES NOT FIND REMAINING UNSATISFIED OF RECORD IN ANY OF THESE COURTS A JUDGMENT OR OTHER DOCKETED RECORD REFERRED TO BY THE RESPECTIVE INDICES WHICH CONSTITUTES A GENERAL LIEN ON REAL PROPERTY IN NEW JERSEY, NOR ANY CERCLA LIEN ON SPECIFIC REAL PROPERTY WITHIN NEW JERSEY NOR ANY PETITION COMMENCING PROCEEDINGS IN BANKRUPTCY EXCEPT AS BELOW SET FORTH AGAINST:

	FROM	TO
GILBERT OWREN *** Name is CLEAR ***	11-14-1991	11-14-2011
STEPHEN RAIOLA *** Name is CLEAR ***	11-14-1991	11-14-2011

DATED 11-14-2011
TIME 08:45 AM

FEES: \$ 20.00
TAX: \$ 0.00
TOTAL: \$ 20.00

RN11-320-04602 320 0935320 02

CHARLES JONES SEARCH
PROVIDED BY
SIGNATURE INFORMATION SOLUTIONS
P.O. BOX 8488
TRENTON, NJ 08650



*** UNITED STATES PATRIOT NAME SEARCH ***

667-1800-10
CERTIFIED TO:

RE: 11-000714

FIRST FINANCIAL TITLE AGENCY
2 N. MAPLE AVE, 2ND FLR
MARLTON NJ 08053-

SIGNATURE INFORMATION SOLUTIONS LLC HEREBY CERTIFIES THAT IT HAS
SEARCHED THE LIST OF SPECIALLY DESIGNATED NATIONALS AND BLOCKED
PERSONS MAINTAINED BY THE OFFICE OF FOREIGN ASSETS CONTROL, U.S.
DEPARTMENT OF THE TREASURY, PURSUANT TO EXECUTIVE ORDER 13224 AS
AMENDED BY EXECUTIVE ORDER 13268, AND REPORTS THE FOLLOWING
FINDINGS WITH RESPECT TO THE NAME(S) LISTED BELOW:

	THROUGH
GILBERT OWREN (Individual)	11-14-2011
STEPHEN RAIOLA (Individual)	11-14-2011

***** CLEAR PATRIOT NAME SEARCH *****

NOTE: According to the U.S. Department of Treasury, no U.S.
person may deal with any Libyan or Iraqi government official
whether their name appears on the list or not.

DATE ISSUED: 11-16-2011

FEES: \$ 4.00
TAX: \$ 0.00
TOTAL:\$ 4.00

PA11-320-04603 320 0932320 02

CHARLES JONES SEARCH
PROVIDED BY
SIGNATURE INFORMATION SOLUTIONS
P.O. BOX 8488
TRENTON, NJ 08650



Title #: 11-000714 Order #: MT-315-3322195

NEW JERSEY TAX & ASSESSMENT SEARCH

For: FIRST FINANCIAL TITLE AGENCY

BLOCK : 19 ASSESSED OWNER : OWREN, GILBERT T JR
LOT : 14 BILLING ADDRESS : 1 BUSH FARM LANE FRENCHTOWN, NJ 08825-3701
QUAL : LOT ADDRESS : 1 BUSH FARM LANE
XLOT : HUNTERDON : ALEXANDRIA TWP (908) 996-7071
(MUNI CODE: 1001) 782 FRENCHTOWN RD. MILFORD NJ 08848

INFORMATION : C.O. REQUIRED ON NEW CONSTRUCTION, REALES & AD
(FOR RESALE) SMOKE DETECTOR INSPECTION REQUIRED AS PER NJAC 5:70-4.19
CALL (609) 633-6132 FOR INSPECTION
INSPECTION FEE 35

ASSESSOR'S CODE : 2 - RESIDENTIAL (NOT TO BE USED FOR DETERMINING NJ MANSION TAX)

APX. LOT SIZE : 11.11 AC

ASSESSED VALUES : LAND : \$172,100 IMP. : \$201,200 TOT. : \$373,300

TAX RATE : \$2.003 PER \$100 OF ASSESSED VALUE

TAX EXEMPTIONS : NONE

2010 TAXES : \$7,637.72 PAID IN FULL

-2011 - DUE DATE :

QTR1 - 02/01 : \$1,909.43 PAID

QTR2 - 05/01 : \$1,909.43 PAID

QTR3 - 08/01 : \$1,829.17 PAID

QTR4 - 11/01 : \$1,829.17 OPEN PLUS PENALTY; INTEREST TO: 01/13/2012 \$36.85

-2012 - DUE DATE :

QTR1 - 02/01 : \$1,869.30 OPEN

QTR2 - 05/01 : \$1,869.30 OPEN

ADDED ASSESSMENTS : NONE

WATER ACCOUNT # : PRIVATE - WELL

SEWER ACCOUNT # : PRIVATE - SEPTIC

CONFIRMED ASSESSMENTS : NONE

LIENS : NONE

ADDITIONAL BILLING : SEE ADDENDUM

Certificate as to current status of pending (unconfirmed) assessments:

ORDINANCE #: NONE

TYPE OF IMPROVEMENT:

Signature Information Solutions LLC guarantees that the above information accurately reflects the contents of the public record as of 11/13/2011

REPORT FEE: \$30.00



Title #: 11-000714 Order #: MT-315-3322195

NEW JERSEY TAX & ASSESSMENT SEARCH

For: FIRST FINANCIAL TITLE AGENCY

BLOCK : 19	ASSESSED OWNER : OWREN, GILBERT T JR
LOT : 14	BILLING ADDRESS : 1 BUSH FARM LANE FRENCHTOWN, NJ 08825-3701
QUAL :	LOT ADDRESS : 1 BUSH FARM LANE
XLOT :	HUNTERDON : ALEXANDRIA TWP (908) 996-7071
	(MUNI CODE: 1001) 782 FRENCHTOWN RD. MILFORD NJ 08848

ADDITIONAL BILLING

General Remark:

THIS PROPERTY HAS ENTERED INTO FORECLOSURE PROCEEDINGS.

Signature Information Solutions LLC guarantees that the above information accurately reflects the contents of the public record as of 11/13/2011

REPORT FEE: \$30.00